

SERFF Tracking Number:	AFDL-126673187	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	46101
Company Tracking Number:	LR169 & RCTL05 SCHED INFO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	LR169 & RCTL05 Sched Info		
Project Name/Number:	LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info		

## Filing at a Glance

Company: American Fidelity Assurance Company

Product Name: LR169 & RCTL05 Sched Info    SERFF Tr Num: AFDL-126673187    State: Arkansas  
TOI: L08 Life - Other    SERFF Status: Closed-Accepted    State Tr Num: 46101

For Informational Purposes  
Sub-TOI: L08.000 Life - Other    Co Tr Num: LR169 & RCTL05    State Status: Filed-Closed  
SCHED INFO

Filing Type: Form    Reviewer(s): Linda Bird  
Disposition Date: 07/08/2010  
Authors: Shari Vick, Melissa Mahanes, Ashlie Snyder, Tonya Bittle  
Date Submitted: 07/01/2010    Disposition Status: Accepted For Informational Purposes  
Implementation Date:    Implementation Date:

Implementation Date Requested: On Approval  
State Filing Description:

## General Information

Project Name: LR169 & RCTL05 Sched Info	Status of Filing in Domicile: Pending
Project Number: LR169 & RCTL05 Sched Info	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/08/2010	Explanation for Other Group Market Type:
	State Status Changed: 07/02/2010
Deemer Date:	Created By: Melissa Mahanes
Submitted By: Melissa Mahanes	Corresponding Filing Tracking Number: LR169 & RCTL05 Sched Info

Filing Description:  
INFORMATIONAL FILING

Enclosed for information is the above-mentioned form. This form was previously approved by your department on 6/2/07. We recently noticed an orthographical error in the Rider Benefits section, which we are correcting at this time. The correction is underlined below. The correction, as underlined below, changes the second reference from "injury" to

SERFF Tracking Number: AFDL-126673187 State: Arkansas  
Filing Company: American Fidelity Assurance Company State Tracking Number: 46101  
Company Tracking Number: LR169 & RCTL05 SCHED INFO  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: LR169 & RCTL05 Sched Info  
Project Name/Number: LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info

"infirmary." Our company is and has been administering this rider as intended.

## RIDER BENEFITS

...

We will pay the rider benefit amount in accordance with the terms of the policy and this rider. The amount will be included in the policy proceeds payable. We must receive proof that the death of the Insured:...

1. resulted from an accidental bodily injury that: was the direct cause of the loss, independent of disease, bodily infirmity or any other cause; and occurred while this rider was in force;

We are also updating the Term Period language currently printing on the RCTL05 Policy Schedule page. This update is for clarification purposes. Our company has been administering this product in accordance with this language since the form was previously approved by your department on 11/2/05.

### TERM PERIOD:

#### Replaced Language:

Term Period 10 Years -- This policy is renewable in ten (10) year Term Periods until the policy anniversary following age 70. At that time the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.

#### New Revised Language:

Term Period [10] Years -- This policy is renewable in [ten (10)] year Term Periods until the Insured's age at renewal is greater than [70]. After the last [ten (10)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.

Redline copies detailing the changes are enclosed. Thank you for your assistance with this matter. If you have any questions, please feel free to contact me at the telephone or fax numbers, or e-mail address listed under Companies and Contacts.

## Company and Contact

### Filing Contact Information

Melissa Mahanes, Compliance Analyst II  
2000 Classen Blvd  
Oklahoma City, OK 73106  
melissa.mahanes@af-group.com  
800-654-8489 [Phone] 2035 [Ext]  
405-523-5793 [FAX]

### Filing Company Information

American Fidelity Assurance Company  
2000 North Classen Blvd  
CoCode: 60410  
Group Code:  
State of Domicile: Oklahoma  
Company Type: LAH

SERFF Tracking Number: AFDL-126673187 State: Arkansas  
 Filing Company: American Fidelity Assurance Company State Tracking Number: 46101  
 Company Tracking Number: LR169 & RCTL05 SCHED INFO  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: LR169 & RCTL05 Sched Info  
 Project Name/Number: LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info  
 Oklahoma City, OK 73106 Group Name: State ID Number:  
 (405) 523-2000 ext. [Phone] FEIN Number: 73-0714500  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Fidelity Assurance Company	\$50.00	07/01/2010	37686710
American Fidelity Assurance Company	\$50.00	07/01/2010	37702274

SERFF Tracking Number:	AFDL-126673187	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	46101
Company Tracking Number:	LR169 & RCTL05 SCHED INFO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	LR169 & RCTL05 Sched Info		
Project Name/Number:	LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/08/2010	07/08/2010
Accepted For Linda Bird Informational Purposes		07/02/2010	07/02/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	07/01/2010	07/01/2010	Melissa Mahanes	07/01/2010	07/01/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Term Period Language	Melissa Mahanes	07/08/2010	07/08/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Term Period Language	Note To Filer	Linda Bird	07/08/2010	07/08/2010
Term Period Language	Note To Reviewer	Melissa Mahanes	07/07/2010	07/07/2010

<i>SERFF Tracking Number:</i>	<i>AFDL-126673187</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>46101</i>
<i>Company Tracking Number:</i>	<i>LR169 &amp; RCTL05 SCHED INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>LR169 &amp; RCTL05 Sched Info</i>		
<i>Project Name/Number:</i>	<i>LR169 &amp; RCTL05 Sched Info/LR169 &amp; RCTL05 Sched Info</i>		

<i>SERFF Tracking Number:</i>	<i>AFDL-126673187</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>46101</i>
<i>Company Tracking Number:</i>	<i>LR169 &amp; RCTL05 SCHED INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>LR169 &amp; RCTL05 Sched Info</i>		
<i>Project Name/Number:</i>	<i>LR169 &amp; RCTL05 Sched Info/LR169 &amp; RCTL05 Sched Info</i>		

## Disposition

Disposition Date: 07/08/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment: Company expanded the information in their cover letter regarding the RCTL05 schedule page revision to the Term Period Language change.

Rate data does NOT apply to filing.

SERFF Tracking Number:	AFDL-126673187	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	46101
Company Tracking Number:	LR169 & RCTL05 SCHED INFO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	LR169 & RCTL05 Sched Info		
Project Name/Number:	LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Redlines		Yes
Supporting Document	Term Period Language		Yes
Form	Accidental Death Benefit Rider		Yes
Form	Schedule Page		Yes

<i>SERFF Tracking Number:</i>	<i>AFDL-126673187</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>46101</i>
<i>Company Tracking Number:</i>	<i>LR169 &amp; RCTL05 SCHED INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>LR169 &amp; RCTL05 Sched Info</i>		
<i>Project Name/Number:</i>	<i>LR169 &amp; RCTL05 Sched Info/LR169 &amp; RCTL05 Sched Info</i>		

## Disposition

Disposition Date: 07/02/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.



<i>SERFF Tracking Number:</i>	<i>AFDL-126673187</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>46101</i>
<i>Company Tracking Number:</i>	<i>LR169 &amp; RCTL05 SCHED INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>LR169 &amp; RCTL05 Sched Info</i>		
<i>Project Name/Number:</i>	<i>LR169 &amp; RCTL05 Sched Info/LR169 &amp; RCTL05 Sched Info</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Redlines		Yes
<b>Supporting Document</b>	Term Period Language		Yes
<b>Form</b>	Accidental Death Benefit Rider		Yes
<b>Form</b>	Schedule Page		Yes

*SERFF Tracking Number:*      *AFDL-126673187*      *State:*      *Arkansas*  
*Filing Company:*      *American Fidelity Assurance Company*      *State Tracking Number:*      *46101*  
*Company Tracking Number:*      *LR169 & RCTL05 SCHED INFO*  
*TOI:*      *L08 Life - Other*      *Sub-TOI:*      *L08.000 Life - Other*  
*Product Name:*      *LR169 & RCTL05 Sched Info*  
*Project Name/Number:*      *LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info*

## **Objection Letter**

Objection Letter Status      Pending Industry Response  
Objection Letter Date      07/01/2010  
Submitted Date      07/01/2010  
Respond By Date      08/02/2010

Dear Melissa Mahanes,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

*SERFF Tracking Number:*      *AFDL-126673187*      *State:*      *Arkansas*  
*Filing Company:*      *American Fidelity Assurance Company*      *State Tracking Number:*      *46101*  
*Company Tracking Number:*      *LR169 & RCTL05 SCHED INFO*  
*TOI:*      *L08 Life - Other*      *Sub-TOI:*      *L08.000 Life - Other*  
*Product Name:*      *LR169 & RCTL05 Sched Info*  
*Project Name/Number:*      *LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info*

## Response Letter

Response Letter Status      Submitted to State  
Response Letter Date      07/01/2010  
Submitted Date      07/01/2010

Dear Linda Bird,

### Comments:

### Response 1

Comments: Per your request, I have submitted the additional \$50.

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Ashlie Snyder, Melissa Mahanes, Shari Vick, Tonya Bittle

SERFF Tracking Number: AFDL-126673187 State: Arkansas  
Filing Company: American Fidelity Assurance Company State Tracking Number: 46101  
Company Tracking Number: LR169 & RCTL05 SCHED INFO  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: LR169 & RCTL05 Sched Info  
Project Name/Number: LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info

**Amendment Letter**

Submitted Date: 07/08/2010

**Comments:**

We are expanding the information in our Cover Letter regarding the RCTL05 Schedule Page revision to the Term Period language. Our Cover Letter only provided information for the 10-Year Term. At this time, we would like to expand this information to include the revised language for the 10, 20 and 30 Year Term Period selections currently available under the policy.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Term Period Language**

Comment:

RCTL05 Schedule Page changes.pdf

*SERFF Tracking Number:*      *AFDL-126673187*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Fidelity Assurance Company*              *State Tracking Number:*              *46101*  
*Company Tracking Number:*      *LR169 & RCTL05 SCHED INFO*  
*TOI:*                      *L08 Life - Other*                      *Sub-TOI:*                      *L08.000 Life - Other*  
*Product Name:*              *LR169 & RCTL05 Sched Info*  
*Project Name/Number:*              *LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info*

**Note To Filer**

**Created By:**

Linda Bird on 07/08/2010 08:16 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

07/08/2010 08:16 AM

**Subject:**

Term Period Language

**Comments:**

We have re-opens filing in order for you to amend the original submission.

SERFF Tracking Number: AFDL-126673187 State: Arkansas  
Filing Company: American Fidelity Assurance Company State Tracking Number: 46101  
Company Tracking Number: LR169 & RCTL05 SCHED INFO  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: LR169 & RCTL05 Sched Info  
Project Name/Number: LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info

**Note To Reviewer**

**Created By:**

Melissa Mahanes on 07/07/2010 03:49 PM

**Last Edited By:**

Melissa Mahanes

**Submitted On:**

07/07/2010 03:49 PM

**Subject:**

Term Period Language

**Comments:**

Dear Mrs. Bird,

We noticed post-submission that we only included information regarding the 10-Year Term Period Language change. The base policy for the RCTL05 allows for 3 term period selections: 10, 20 and 30-Year Term Periods. We would like to be sure to include information regarding the revisions to the 20 and 30 Year Term Periods as well. The information is as follows:

**GENERIC FILED AND APPROVED**

Term Period 20 Years -- This policy is renewable in twenty (20) year Term Periods until the policy anniversary following age 60. At that time the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.

Term Period 30 Years -- This policy has an initial Term Period of thirty (30) years. After this initial Term Period the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.

**GENERIC NEW REVISED**

Term Period [20] Years -- This policy is renewable in [twenty (20)] year Term Periods until the Insured's age at renewal is greater than [60]. After the last [twenty (20)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.

Term Period 30 Years -- This policy has an initial Term Period of thirty (30) years. After the initial Term Period the policy is renewable in one (1) year Term Periods until the policy anniversary following age 90, when the policy expires.

Based on this information, do we need to refile or will a note to reviewer suffice? Thanks!

SERFF Tracking Number:	AFDL-126673187	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	46101
Company Tracking Number:	LR169 & RCTL05 SCHED INFO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	LR169 & RCTL05 Sched Info		
Project Name/Number:	LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info		

## Form Schedule

### Lead Form Number: LR169 & RCTL05 Sched Info

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LR169	Policy/Cont Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.000	LR169.pdf
	RCTL05	Schedule Schedule Page Pages	Initial		0.000	10YR Schedule.pdf

---

# American Fidelity Assurance Company

(a Stock Company)

2000 N Classen Blvd   Oklahoma City, Oklahoma 73106

---

## Accidental Death Benefit Rider

This rider is part of the policy to which it is attached. It is subject to all the provisions of the policy that are not in conflict with the provisions of this rider. The effective date of this rider and the rider benefit amount are shown in the Policy Schedule.

### RIDER BENEFITS

We agree to provide the benefits described in this rider in return for: your application for this rider; and the payment, in advance, of the first premium for this rider.

We will pay the rider benefit amount in accordance with the terms of the policy and this rider. The amount will be included in the policy proceeds payable. We must receive proof that the death of the Insured:

1. resulted from an accidental bodily injury that: was the direct cause of the loss, independent of disease, bodily infirmity or any other cause; and occurred while this rider was in force;
2. occurred within 90 days from the date of injury; and
3. occurred while the policy and this rider were in force.

### LIMITATIONS AND EXCLUSIONS

No benefits will be payable under this rider if the Insured's death results directly or indirectly from any of the following causes:

1. war or any act caused by war while the Insured is in military service (The term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries);
2. an intentionally self-inflicted injury, while sane or insane;
3. participating in a riot, insurrection or rebellion;
4. participating in a civil commotion, civil disobedience or unlawful assembly, except while acting in a lawful manner within the scope of authority;
5. the voluntary taking of any narcotic except as prescribed by a physician;
6. committing or attempting to commit an illegal act, which would constitute a felony; or
7. air travel, except while riding as a fare-paying passenger on a regularly scheduled commercial airline, or as a passenger for transportation only and not as a pilot or crewmember.

### AUTOPSY

We have the right to examine the body of the Insured and to have an autopsy performed, at our expense, if not forbidden by law.

### MISSTATEMENT OF AGE

If the age of the Insured has been misstated, any benefits payable under this rider will be those that the premium would have purchased at the correct age. If this rider would have terminated based on the Insured's correct age, no benefit will be paid under this rider. Instead, we will return the premium paid for the time period not covered.



**INCONTESTABILITY**

This rider is subject to the Incontestability provision of the policy. However, the contestable period for this rider will be measured from the rider effective date shown in the Policy Schedule.

**TERMINATION**

This rider will terminate on the earliest of the following dates:

1. the next premium due date on or after we receive your written request to terminate this rider (You must return the policy and this rider for endorsement.);
2. the policy anniversary that follows the Insured's 70<sup>th</sup> birthday;
3. the date any claim shown to be fraudulent is submitted; or
4. the date the policy terminates, or is placed in force under its reduced paid-up or extended term insurance option.



Secretary

## POLICY SCHEDULE

<b>Insured</b>	[John Doe]		
<b>Effective Date</b>	[10/01/2005]	<b>Policy Number</b>	[123456789]
<b>Age and Sex</b>	[35 Male]	<b>Benefit Amount</b>	[\$50,000]
<b>Base Plan</b>	Ten Year Renewable and Convertible Term Life Insurance Policy		
<b>Term Period</b>	[10] Years -- This policy is renewable in [ten (10)] year Term Periods until the Insured's age at renewal is greater than [70]. After the last [ten (10)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.		

---

## SCHEDULE OF BENEFITS AND PREMIUMS

<b>Benefit Name</b>	<b>Benefit Amount</b>	<b>Effective Date</b>	<b>Monthly Premium</b>	<b>Premium Class</b>
Ten Year Renewable & Convertible Term	[\$50,000	10/01/2005	\$12.50	NON-NICOTINE]

---

## TOTAL PREMIUMS

<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>	<b>Modal*</b>
[\$363.68	\$188.35	\$95.62	\$32.69	\$40.41]

**Premium Method Elected:** [\* The Modal Premium is the monthly premium adjusted to coincide with certain payroll deduction requirements. The Special Monthly Premium is paid every month except, JUNE, JULY, AUGUST.]

## TABLE OF PREMIUMS

Policy Year	Total Premium	Base Policy Premium	Waiver	Accidental Death	Term Rider	Children's Term
1	[90.55	18.50	5.92	0.00	0.00	12.00
2	90.55	18.50	5.92	0.00	0.00	12.00
3	90.55	18.50	5.92	0.00	0.00	12.00
4	90.55	18.50	5.92	0.00	0.00	12.00
5	90.55	18.50	5.92	0.00	0.00	12.00
6	90.55	18.50	5.92	0.00	0.00	12.00
7	90.55	18.50	5.92	0.00	0.00	12.00
8	90.55	18.50	5.92	0.00	0.00	12.00
9	90.55	18.50	5.92	0.00	0.00	12.00
10	90.55	18.50	5.92	0.00	0.00	12.00
11	90.55	18.50	5.92	0.00	0.00	12.00
12	90.55	18.50	5.92	0.00	0.00	12.00
13	90.55	18.50	5.92	0.00	0.00	12.00
14	90.55	18.50	5.92	0.00	0.00	12.00
15	90.55	18.50	5.92	0.00	0.00	12.00
16	90.55	18.50	5.92	0.00	0.00	12.00
17	90.55	18.50	5.92	0.00	0.00	12.00
18	90.55	18.50	5.92	0.00	0.00	12.00
19	90.55	18.50	5.92	0.00	0.00	12.00
20	90.55	18.50	5.92	0.00	0.00	12.00
21	90.55	18.50	5.92	0.00	0.00	12.00
22	90.55	18.50	5.92	0.00	0.00	12.00
23	90.55	18.50	5.92	0.00	0.00	12.00
24	90.55	18.50	5.92	0.00	0.00	12.00
25	90.55	18.50	5.92	0.00	0.00	12.00
26	90.55	18.50	5.92	0.00	0.00	12.00
27	90.55	18.50	5.92	0.00	0.00	12.00
28	90.55	18.50	5.92	0.00	0.00	12.00
29	90.55	18.50	5.92	0.00	0.00	12.00
30	90.55	18.50	5.92	0.00	0.00	12.00
31	90.55	18.50	5.92	0.00	0.00	12.00
32	90.55	18.50	5.92	0.00	0.00	12.00
33	90.55	18.50	5.92	0.00	0.00	12.00
34	90.55	18.50	5.92	0.00	0.00	12.00
35	90.55	18.50	5.92	0.00	0.00	12.00
36	90.55	18.50	5.92	0.00	0.00	12.00
37	90.55	18.50	5.92	0.00	0.00	12.00
38	90.55	18.50	5.92	0.00	0.00	12.00
39	90.55	18.50	5.92	0.00	0.00	12.00
40	90.55	18.50	5.92	0.00	0.00	12.00
41	90.55	18.50	5.92	0.00	0.00	12.00
42	90.55	18.50	5.92	0.00	0.00	12.00
43	90.55	18.50	5.92	0.00	0.00	12.00
44	90.55	18.50	5.92	0.00	0.00	12.00
45	90.55	18.50	5.92	0.00	0.00	12.00
46	90.55	18.50	5.92	0.00	0.00	12.00
47	90.55	18.50	5.92	0.00	0.00	12.00
48	90.55	18.50	5.92	0.00	0.00	12.00]
Policy Terminates						

To calculate a premium other than monthly multiply the Monthly Premium by the corresponding factor as follows: 2.925 for Quarterly; 5.725 for Semi-Annual; and, 11.125 for Annual.

SERFF Tracking Number:	AFDL-126673187	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	46101
Company Tracking Number:	LR169 & RCTL05 SCHED INFO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	LR169 & RCTL05 Sched Info		
Project Name/Number:	LR169 & RCTL05 Sched Info/LR169 & RCTL05 Sched Info		

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	not applicable		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	not applicable		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Redlines		
<b>Comments:</b>			
<b>Attachments:</b>			
	Changes Highlighted 10YR Schedule.pdf		
	LR169 changes highlighted.pdf		
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Term Period Language		
<b>Comments:</b>			
<b>Attachment:</b>			
	RCTL05 Schedule Page changes.pdf		

## POLICY SCHEDULE

Insured	[John Doe]		
Effective Date	[10/01/2005]	Policy Number	[123456789]
Age and Sex	[35 Male]	Benefit Amount	[\$50,000]
Base Plan	Ten Year Renewable and Convertible Term Life Insurance Policy		
Term Period	[10] Years -- This policy is renewable in [ten (10)] year Term Periods until the Insured's age at renewal is greater than [70]. After the last [ten (10)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.		

---

## SCHEDULE OF BENEFITS AND PREMIUMS

<b>Benefit Name</b>	<b>Benefit Amount</b>	<b>Effective Date</b>	<b>Monthly Premium</b>	<b>Premium Class</b>
Ten Year Renewable & Convertible Term	[\$50,000	10/01/2005	\$12.50	NON-NICOTINE]

---

## TOTAL PREMIUMS

<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>	<b>Modal*</b>
[\$363.68	\$188.35	\$95.62	\$32.69	\$40.41]

**Premium Method Elected:** [\* The Modal Premium is the monthly premium adjusted to coincide with certain payroll deduction requirements. The Special Monthly Premium is paid every month except, JUNE, JULY, AUGUST.]

## TABLE OF PREMIUMS

Policy Year	Total Premium	Base Policy Premium	Waiver	Accidental Death	Term Rider	Children's Term
1	[90.55	18.50	5.92	0.00	0.00	12.00
2	90.55	18.50	5.92	0.00	0.00	12.00
3	90.55	18.50	5.92	0.00	0.00	12.00
4	90.55	18.50	5.92	0.00	0.00	12.00
5	90.55	18.50	5.92	0.00	0.00	12.00
6	90.55	18.50	5.92	0.00	0.00	12.00
7	90.55	18.50	5.92	0.00	0.00	12.00
8	90.55	18.50	5.92	0.00	0.00	12.00
9	90.55	18.50	5.92	0.00	0.00	12.00
10	90.55	18.50	5.92	0.00	0.00	12.00
11	90.55	18.50	5.92	0.00	0.00	12.00
12	90.55	18.50	5.92	0.00	0.00	12.00
13	90.55	18.50	5.92	0.00	0.00	12.00
14	90.55	18.50	5.92	0.00	0.00	12.00
15	90.55	18.50	5.92	0.00	0.00	12.00
16	90.55	18.50	5.92	0.00	0.00	12.00
17	90.55	18.50	5.92	0.00	0.00	12.00
18	90.55	18.50	5.92	0.00	0.00	12.00
19	90.55	18.50	5.92	0.00	0.00	12.00
20	90.55	18.50	5.92	0.00	0.00	12.00
21	90.55	18.50	5.92	0.00	0.00	12.00
22	90.55	18.50	5.92	0.00	0.00	12.00
23	90.55	18.50	5.92	0.00	0.00	12.00
24	90.55	18.50	5.92	0.00	0.00	12.00
25	90.55	18.50	5.92	0.00	0.00	12.00
26	90.55	18.50	5.92	0.00	0.00	12.00
27	90.55	18.50	5.92	0.00	0.00	12.00
28	90.55	18.50	5.92	0.00	0.00	12.00
29	90.55	18.50	5.92	0.00	0.00	12.00
30	90.55	18.50	5.92	0.00	0.00	12.00
31	90.55	18.50	5.92	0.00	0.00	12.00
32	90.55	18.50	5.92	0.00	0.00	12.00
33	90.55	18.50	5.92	0.00	0.00	12.00
34	90.55	18.50	5.92	0.00	0.00	12.00
35	90.55	18.50	5.92	0.00	0.00	12.00
36	90.55	18.50	5.92	0.00	0.00	12.00
37	90.55	18.50	5.92	0.00	0.00	12.00
38	90.55	18.50	5.92	0.00	0.00	12.00
39	90.55	18.50	5.92	0.00	0.00	12.00
40	90.55	18.50	5.92	0.00	0.00	12.00
41	90.55	18.50	5.92	0.00	0.00	12.00
42	90.55	18.50	5.92	0.00	0.00	12.00
43	90.55	18.50	5.92	0.00	0.00	12.00
44	90.55	18.50	5.92	0.00	0.00	12.00
45	90.55	18.50	5.92	0.00	0.00	12.00
46	90.55	18.50	5.92	0.00	0.00	12.00
47	90.55	18.50	5.92	0.00	0.00	12.00
48	90.55	18.50	5.92	0.00	0.00	12.00]
Policy Terminates						

To calculate a premium other than monthly multiply the Monthly Premium by the corresponding factor as follows: 2.925 for Quarterly; 5.725 for Semi-Annual; and, 11.125 for Annual.

---

---

# American Fidelity Assurance Company

(a Stock Company)

2000 N Classen Blvd   Oklahoma City, Oklahoma 73106

---

---

## Accidental Death Benefit Rider

This rider is part of the policy to which it is attached. It is subject to all the provisions of the policy that are not in conflict with the provisions of this rider. The effective date of this rider and the rider benefit amount are shown in the Policy Schedule.

### RIDER BENEFITS

We agree to provide the benefits described in this rider in return for: your application for this rider; and the payment, in advance, of the first premium for this rider.

We will pay the rider benefit amount in accordance with the terms of the policy and this rider. The amount will be included in the policy proceeds payable. We must receive proof that the death of the Insured:

1. resulted from an accidental bodily injury that: was the direct cause of the loss, independent of disease, bodily infirmity or any other cause; and occurred while this rider was in force;
2. occurred within 90 days from the date of injury; and
3. occurred while the policy and this rider were in force.

### LIMITATIONS AND EXCLUSIONS

No benefits will be payable under this rider if the Insured's death results directly or indirectly from any of the following causes:

1. war or any act caused by war while the Insured is in military service (The term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries);
2. an intentionally self-inflicted injury, while sane or insane;
3. participating in a riot, insurrection or rebellion;
4. participating in a civil commotion, civil disobedience or unlawful assembly, except while acting in a lawful manner within the scope of authority;
5. the voluntary taking of any narcotic except as prescribed by a physician;
6. committing or attempting to commit an illegal act, which would constitute a felony; or
7. air travel, except while riding as a fare-paying passenger on a regularly scheduled commercial airline, or as a passenger for transportation only and not as a pilot or crewmember.

### AUTOPSY

We have the right to examine the body of the Insured and to have an autopsy performed, at our expense, if not forbidden by law.

### MISSTATEMENT OF AGE

If the age of the Insured has been misstated, any benefits payable under this rider will be those that the premium would have purchased at the correct age. If this rider would have terminated based on the Insured's correct age, no benefit will be paid under this rider. Instead, we will return the premium paid for the time period not covered.

**INCONTESTABILITY**

This rider is subject to the Incontestability provision of the policy. However, the contestable period for this rider will be measured from the rider effective date shown in the Policy Schedule.

**TERMINATION**

This rider will terminate on the earliest of the following dates:

1. the next premium due date on or after we receive your written request to terminate this rider (You must return the policy and this rider for endorsement.);
2. the policy anniversary that follows the Insured's 70<sup>th</sup> birthday;
3. the date any claim shown to be fraudulent is submitted; or
4. the date the policy terminates, or is placed in force under its reduced paid-up or extended term insurance option.



Secretary



## GENERIC FILED AND APPROVED

- Term Period** 10 Years -- This policy is renewable in ten (10) year Term Periods until the policy anniversary following age 70. At that time the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.
- Term Period** 20 Years -- This policy is renewable in twenty (20) year Term Periods until the policy anniversary following age 60. At that time the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.
- Term Period** 30 Years -- This policy has an initial Term Period of thirty (30) years. After this initial Term Period the policy is renewable in one (1) year Term Periods until the anniversary following age 90, when the policy expires.

## GENERIC NEW REVISED

- Term Period** [10] Years -- This policy is renewable in [ten (10)] year Term Periods until the Insured's age at renewal is greater than [70]. After the last [ten (10)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.
- Term Period** [20] Years -- This policy is renewable in [twenty (20)] year Term Periods until the Insured's age at renewal is greater than [60]. After the last [twenty (20)] year Term Period, the policy is renewable in one (1) year Term Periods until the Insured's age at renewal is 90, when the policy expires.
- Term Period** 30 Years -- This policy has an initial Term Period of thirty (30) years. After the initial Term Period the policy is renewable in one (1) year Term Periods until the policy anniversary following age 90, when the policy expires.